



State of New Jersey

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DONALD T. DiFRANCESCO
Acting Governor

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Dear New Jerseyans:

I am pleased to give you the state's third edition of the Consumer Guide to Bank and Credit Union Fees. With this guide, New Jerseyans have easy access to a list of the common services and associated fees for each New Jersey bank and reporting credit union.

Banks and credit unions provide a wide variety of services and charge a wide variety of fees. In some institutions, a number of services are free, while others may charge a nominal fee for the same service. This guide is a valuable resource to help consumers select a financial institution that truly meets their needs.

As Acting Governor, I believe that giving people the right tools to make informed choices about the financial institutions they use helps all of us become better consumers and results in more efficient services. It's part of what makes New Jersey a better place in which to live, work and raise a family.

I know this guide will help you shop around for the services that fit your needs.

Yours sincerely,

Donald T. DiFrancesco
Acting Governor